

EXHIBIT C

UNITED STATES DISTRICT COURT

DISTRICT OF MASSACHUSETTS

CIVIL ACTION No.:03-cv-12573-EFH

BERNADINE T. GRIFFITH
Plaintiff

vs.

ONEBEACON INSURANCE COMPANY,
ONEBEACON AMERICA INSURANCE
COMPANY, MICHAEL A. SISTO, and
KAREN ALLEN HOLMES
Defendants

EXHIBITS TO PLAINTIFF'S
VERIFIED COMPLAINT AND
DEMAND FOR JURY TRIAL

Exhibit 19

Bernadine Griffith

From: [REDACTED]
Sent: Thursday, October 19, 2000 9:05 AM
To: [REDACTED]
Subject: CGU

Bernadine --

I have been trying to contact you with important information about your termination from CGU. I understand that you have terminated our representation of you, but it is still important that you receive this information. As I've told you in other messages, Joan Geddis called to let us know that CGU is willing to offer you a severance package despite your termination. They had been considering offering you it as a way of working out your employment issues, and they've decided to put the offer on the table anyway despite your unfortunate termination. Please call either me or Joan Geddis directly to discuss this.

Thank you

Cris Rothfuss

Cristin L. Rothfuss, Esq.
BERNSTEIN, CUSHNER & KIMMELL, P.C.
585 Boylston Street, Suite 200
Boston, Massachusetts 02116
617-236-4090 (Phone)
617-236-4339 (Fax)
[REDACTED]

This e-mail transmission contains confidential and privileged information from the law firm of Bernstein, Cushner & Kimmell, P.C. and is intended only for the use of the addressee(s) named above. Any other use is strictly prohibited.

□

Exhibit 20

BCK**BERNSTEIN, CUSHNER & KIMMELL, P.C.**

ATTORNEYS AT LAW

Jeffrey M. Bernstein
Stacey L. Cushner
Kenneth L. Kimmell
Elisabeth C. Goodman
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The firm has attorneys who
are also admitted to practice
in California, Connecticut,
District of Columbia,
Idaho and New York

October 23, 2000

**CONFIDENTIAL AND PRIVILEGED
ATTORNEY/CLIENT COMMUNICATION**

Bernadine Griffith

RE: Legal Services

Dear Bernadine:

I apologize for the miscommunication in correspondence dated October 13th. Enclosed please find a check in the amount of \$1,041.49 reflecting the amount left in your retainer account after final billing. We are returning all of your files, and will cease representing you on this matter.

On a final, important note, we have left you several messages (oral and written) about the fact that CGU was prepared to offer you a severance package despite your termination. Joan Geddis informed us today that the company is under the impression that you have rejected that offer based on two facts: (1) you have failed to let them know if you are interested in the package; and (2) you have apparently filed a new MCAD claim against the company. Ms. Geddis did say that she would be happy to ask the company whether they would re-offer the severance package if you decided not to pursue the new MCAD claim. She needs to hear from you, however. Please call her at (617) 725-7336.

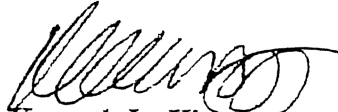
Western Massachusetts Office:
75 North Street, Suite 340
Pittsfield, MA 01201

Idaho Office:
P.O. Box 1527
Ketchum, ID 83340

Bernadine Griffith
October 23, 2000
Page 2

I wish you the best of luck in pursuing your claims.

Sincerely,



Kenneth L. Kimmel

KLK/drb
Enclosure

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Exhibit 21



CGU
Human Resources
One Beacon Street
Boston, MA 02108-3100

January 29, 2001

Fax: (617) 725-6262

Ms. Bernadine T. Griffith

Dear Ms. Griffith:

We have been advised of your intent to retire from CGU effective March 1, 2000. It is important that you review this letter and all enclosed materials as this package contains valuable information related to your benefits through the CGU Pension Plan, the CGU Savings Plan (if applicable) and other retirement benefits through the CGU benefits program.

The following forms are included in this packet and require completion by you:

CGU Retirement Income Option Form (2 Copies)

On this form, you must select a method of payment for your pension benefit. Each option is explained and the monthly amount of each payment option is shown. Please return a completed and signed copy (all pages) and retain the other copy for your records. If you are married, your spouse's notarized consent may be required, depending on the option you have elected and on the beneficiary you have designated. Please note that you are not required to have your election forms notarized if you choose the 100% joint and survivor annuity, and your spouse is named as your joint annuitant.

If you are a former CU associate hired before March 20, 1985, certain options are not available to you for a portion of your benefit. The Income Option Form indicates which of the options are affected.

W-4P Withholding Certificate for Pension or Annuity Payments

If you choose a monthly annuity, please complete this form and indicate whether or not you would like to have Federal Taxes withheld from your pension check.

Election of Non-Periodic Payments (Lump Sum) Form (2 Copies)

If electing the Lump Sum Distribution Benefit, this form must be completed. If you are married, your spouse's notarized consent is required.

CGU Retiree Direct Deposit Application/Change Form

If you elect a monthly annuity and you would like to have your pension checks directly deposited into your bank account, please complete the top section of this form and have your bank complete the second section of this form.

The following reference documents are included in this package for your review prior to completion of the above paperwork:

Special Tax Notice Regarding Plan Payments

This document provides tax information that you should consider before deciding what method of payment you will be receiving.

CGU Pension Plan Frequently Asked Questions

This document provides answers to frequently asked questions.

Other Benefits

A brief summary of the benefits that may be available to you through the CGU Retiree Benefit Program is included in this letter. Detailed information regarding the impact your retirement has on your active participation in the CGU Benefit Program and detailed information about your benefits through the CGU Retiree Benefit Program will be sent to you under separate cover by the CGU Benefit Call Center. You may reach the Benefit Call Center at 1-877-419-9097.

Savings Plan

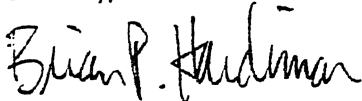
If you participate in the CGU Savings Plan, contributions to the CGU Savings Plan cease on your termination date. Generally, if your vested account balance is less than \$5,000, your funds will be automatically distributed to you. If your vested account balance exceeds \$5,000, your balance may be left in the Plan until no later than age 70 1/2. You may also request distribution of your account after your retirement date.

A Distribution Request Form will be included in your termination kit, and this kit should be mailed to you from Vanguard within approximately 30 days following your retirement. Please note that if you have an outstanding loan, there are certain repayment deadlines you should be aware of. Under current rules, if you do not repay your outstanding loan in full within 90 days of your termination, the remaining loan balance will be considered a distribution for that year and the amount owed will be deducted from your account balance. You should contact CGU Vanguard Participant Services at 1-800-523-1188 for further information regarding loan repayment deadlines.

For additional information or to request forms, please contact Vanguard Life Passages Unit at 1-800-577-5445.

If you have any questions about the retirement information in this letter, you may contact Teresa Warner at (617) 725-7207 or myself at (617) 725-7251.

Sincerely,



Brian P. Hardiman
Human Resources Benefits Specialist

Enclosures